

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: SHAWN J. CHAVIS	§	Case No. 15-83204
MARY E. CHAVIS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/31/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/06/2016.
- 5) The case was dismissed on 10/21/2016.
- 6) Number of months from filing or conversion to last payment: 7.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,532.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 2,525.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 2,525.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,668.27	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 195.68	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,863.95</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SPRINGER LAW FIRM	Lgl	3,500.00	2,500.00	2,500.00	1,668.27	0.00
CITIZENS FINANCE	Sec	0.00	NA	NA	0.00	0.00
GEORGIA DEPARTMENT OF	Sec	884.00	NA	NA	0.00	0.00
GRESTY'S AUTO SALES	Uns	4,000.00	3,665.51	0.00	333.25	141.07
SANTANDER CONSUMER USA, INC	Uns	0.00	12,742.40	0.00	0.00	0.00
AL DEPT OF HUMAN RESOURCES	Pri	6,000.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	4,658.04	4,095.58	4,095.58	0.00	0.00
AMERICASH LOANS LLC	Uns	720.56	106.79	106.79	0.00	0.00
ASPEN DENTAL	Uns	19.00	NA	NA	0.00	0.00
REVENUE RECOVERY	Uns	150.00	150.34	150.34	0.00	0.00
ATHENS LIMESTONE HOSPITAL	Uns	1,481.00	NA	NA	0.00	0.00
BBY / CBNA	Uns	492.70	NA	NA	0.00	0.00
BEST CHOICE 123	Uns	1,750.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Uns	15.36	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	974.00	1,085.10	1,085.10	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	946.00	NA	NA	0.00	0.00
COMCAST	Uns	456.00	NA	NA	0.00	0.00
COMCAST	Uns	39.78	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMCAST	Uns	609.76	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/PAYPAL	Uns	357.83	357.83	357.83	0.00	0.00
COMMONWEALTH EDISON CO	Uns	710.00	696.03	696.03	0.00	0.00
DIRECT LOAN SVC SYSTEM	Uns	7,319.95	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	8,961.00	9,162.97	0.00	0.00	0.00
FOX VALLEY CREDIT UNION	Uns	431.00	NA	NA	0.00	0.00
REVENUE RECOVERY	Uns	629.00	629.00	629.00	0.00	0.00
GATEWAY AT KNOXVILLE	Uns	300.00	NA	NA	0.00	0.00
GEICO	Uns	23.32	NA	NA	0.00	0.00
GEICO	Uns	79.67	NA	NA	0.00	0.00
HERITAGE FAMILY MEDICINE	Uns	150.00	NA	NA	0.00	0.00
JOSTENS INC	Uns	371.60	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Sec	170.00	178.93	178.93	178.93	7.80
KNOXVILLE UTILITIES BOARD	Uns	500.00	240.48	240.48	0.00	0.00
LION LOANS	Uns	391.22	NA	NA	0.00	0.00
MAJESTIC LAKE FINANCIAL	Uns	1,250.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	87,932.00	91,266.22	0.00	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	150.00	237.51	237.51	0.00	0.00
PENN CREDIT CORPORATION	Uns	145.00	NA	NA	0.00	0.00
PHYSICIANS CARE PC	Uns	51.60	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	266.00	NA	NA	0.00	0.00
RADIOLOGY OF HUNTSVILLE	Uns	230.00	230.00	230.00	0.00	0.00
SOUTHEAST ORAL SURGERY	Uns	75.00	NA	NA	0.00	0.00
SPOT LOAN	Uns	1,385.00	NA	NA	0.00	0.00
TARGET FINANCE LLC	Uns	500.00	NA	NA	0.00	0.00
THE RUSH	Uns	2,000.00	NA	NA	0.00	0.00
THOMAS PEARSON	Uns	2,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION / AFSA	Uns	6,293.00	NA	NA	0.00	0.00
REVENUE RECOVERY	Uns	932.00	932.00	932.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,455.00	741.00	741.00	0.00	0.00
BARON'S CREDITOR'S SERVICES	Uns	6,500.00	6,147.18	6,147.18	0.00	0.00
WINFIELD RADIOLOGY	Uns	123.00	NA	NA	0.00	0.00
NPRTO ILLINOIS, LLC	Uns	0.00	0.00	0.00	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	0.00	52.00	52.00	0.00	0.00
NPRTO ILLINOIS, LLC	Sec	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP LLC as agent for	Uns	0.00	357.00	357.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	0.00	150.00	150.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	0.00	1,134.00	1,134.00	0.00	0.00
REGIONS BANK	Uns	0.00	104.42	104.42	0.00	0.00
REGIONS BANK	Uns	0.00	443.04	443.04	0.00	0.00
FORT SANDERS REGIONAL	Uns	0.00	464.97	464.97	0.00	0.00
S.D.U.	Con	0.00	0.00	0.00	0.00	0.00
S.D.U.	Pri	0.00	316.33	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 178.93	\$ 178.93	\$ 7.80
<b>TOTAL SECURED:</b>	\$ 178.93	\$ 178.93	\$ 7.80
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 18,354.27	\$ 333.25	\$ 141.07

**Disbursements:**

Expenses of Administration	\$ 1,863.95	
Disbursements to Creditors	\$ 661.05	
<b>TOTAL DISBURSEMENTS:</b>		\$ 2,525.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/22/2016

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.